



1 UNITED STATES BANKRUPTCY COURT
2 DISTRICT OF NEW JERSEY

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Order Filed on December 26, 2019
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

9 In Re:

10 SILVIA L. ALVAREZ, DEBTOR(S)

Case No.: 18-15006 SLM

Adv. No.:

Hearing Date: N/A

Judge: STACEY L. MEISEL

14 ORDER AUTHORIZING LOAN
15 MODIFICATION AND FOR OTHER RELIEF

16 The relief set forth on the following pages, two (2) through four (4) is
17 hereby ORDERED:

21 DATED: December 26, 2019

22 Honorable Stacey L. Meisel
United States Bankruptcy Judge

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2 Debtor: Silvia L. Alvarez, Debtor(s)

3 Case no.: 18-15006 SLM

4 Caption of order: Order Authorizing Loan Modification and for
5 Other Relief

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7 1. That the Debtor be and is hereby authorized to enter
8 into and consummate a loan modification with Specialized Loan
9 Servicing, LLC ('Specialized'), pursuant to the terms and
10 conditions of the proposed loan modification agreement, entitled
11 'Modification Agreement', filed as an Exhibit in support of this
12 motion, relating to real property located at 607 87th Street,
13 North Bergen, New Jersey 07047 and the loan modification be and
14 is hereby approved.

15 2. That the Debtor and/or Specialized, be and are
16 authorized to enter and consummate any transaction necessary and
17 incident to the loan modification relating to this property, the
18 sole exception being the transfer of the property or an interest
19 in the property by the Debtor(s) to someone else.

20 a. Limited automatic stay relief is granted, to allow
21 Specialized, to negotiate any such agreement with the Debtor or
22 counsel, enter into and sign a loan modification agreement, and
23 record any documents with the appropriate county recorders
24 office without such action being considered a violation of the
25 automatic stay.

26 3. That the Debtor and/or Specialized, are authorized to
27 negotiate and prepare the terms or documents relating to a
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2 Debtor: Silvia L. Alvarez, Debtor(s)

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7 loan modification, or any necessary transaction incident to a
8 loan modification agreement, such as, but not limited to the
9 circumstances described above, with respect to this property and
10 any such negotiation and/or preparation of documents and/or
11 recording of documents, by the parties shall not be considered to
12 be a violation of the automatic stay and are specifically
13 authorized by the Court.

14 4. That any communication by the parties relating to the
15 loan modification shall be considered to be negotiations,
16 pursuant to the Rules of Evidence, and shall not be used by
17 either party against the other in the context of any subsequent
18 litigation in this Court or any state court, federal court or
19 non-judicial forum.

20 5. That nothing in this order shall be construed as a
21 modification of the plan.

22 6. That the mortgage company and/or mortgage servicer may
23 not persuade the Debtor(s) to dismiss this case in order to
24 consummate a loan modification.

25 7. That because the mortgage is being modified and the
26 arrears, whether pre-petition, post-petition or because of a
27 post-petition delinquency caused by the reduced loss mitigation

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2 Debtor: Silvia L. Alvarez, Debtor(s)

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7 payment, if applicable, are being addressed in the new
8 mortgage(s), the pre-petition arrearage claim², filed by
9 Specialized, or its predecessors, assignees or successor(s) in
10 interest, as claim number one (1) on the claims register, shall
11 not be paid and the Trustee shall not make any
12 payments/disbursements on any pre-petition arrearage claim or
13 any other delinquent sums due. If the modification is not
14 consummated for any reason, Specialized, may, at any time
15 during the pendency of this case, re-list the matter for further
16 hearing, otherwise, this order shall be deemed final.

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28 And any other arrearage for a reason noted or otherwise.

In re:
Silvia L Alvarez
Debtor

Case No. 18-15006-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2019.

db +Silvia L Alvarez, 607 87th Street, North Bergen, NJ 07047-5104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2019 at the address(es) listed below:

Deborah T. Feldstein on behalf of Creditor Cullen Schaffer dfeldstein@caplaw.net
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSR Mortgage Loan Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Herbert B. Raymond on behalf of Debtor Silvia L Alvarez herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdeylon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com
Marie-Ann Greenberg magecf@magrtrustee.com
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for GSR Mortgage Loan Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1 rsolarz@kmllawgroup.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6